WHAT IS CLAIMED IS:

1. A method for a real estate agent to obtain an exclusive real estate listing for a property of a seller, the method comprising:

receiving from the seller an option to purchase the property and the exclusive real estate listing of the property, the exclusive real estate listing being for an exclusivity time period.

2. The method of claim 1 further comprising:

providing consideration to the seller in return for receiving the exclusive real estate listing; and

receiving return consideration from the seller if a sale condition for the property is met during the exclusivity time period.

- 3. The method of claim 2, wherein the consideration includes an up-front payment to the seller.
- 4. The method of claim 2, wherein the sale condition is receipt of a bona fide offer to purchase the property.
- 5. The method of claim 2, wherein the sale condition is an executed purchase contract.
- 6. The method of claim 2, further comprising not receiving the return consideration refund if the sale condition is not met.
- 7. The method of claim 2, wherein receiving return consideration includes receiving a refund of at least a portion of the consideration.

- 8. The method of claim 2, wherein receiving return consideration offsetting a purchase price for the property with the refund.
- 9. The method of claim 2, wherein receiving return consideration includes the real estate agent increasing a commission received from the seller.
- 10. The method of claim 2, wherein the property has an associated price and providing consideration to the seller includes providing an advance of the price, and wherein receiving return consideration includes offsetting monies provided to the seller based on sale of the property by the advance.
- 11. The method of claim 2, wherein:

the providing consideration includes providing consideration to a plurality of sellers;

the receiving exclusive listing includes receiving an exclusive listing from the plurality of sellers; and

the receiving a refund includes receiving a refund from a group of the plurality of sellers for which a corresponding sale condition is met.

- 12. The method of claim 11, the consideration not being included in the first arrangement and the plurality of sellers have different exclusivity time periods.
- 13. The method of claim 11 wherein the group of sellers have different sale conditions.'
- 14. The method of claim 1, further comprising receiving financing from a financing agent.

- 15. The method of claim 14, further comprising using the financing to provide consideration to the seller.
- 16. The method of claim 14, further comprising making payment in return for receiving the financing.
- 17. The method of claim 16, wherein the payment in return for the financing includes paying a percentage of the financing.
- 18. The method of claim 16, wherein the payment in return for the financing includes paying a percentage of commissions for sale of one or more properties.
- 19. The method of claim 1 wherein the option provides the real estate agent a right to purchase the property if the seller refuses to sell to a bona fide purchaser.
- 20. The method of claim 19, wherein the bona fide purchaser offers to purchase the property at a price or better.
- 21. The method of claim 19, wherein the option provides the real estate agent the right to purchase the property after a time period.
- 22. The method of claim 1 further comprising:
 exercising the option for purchase of the property;

selling the property; and

remitting the proceeds to the seller.

23. The method of claim 1 further comprising recording the option against the property.

24. A method of a financing agent financing exclusive real estate listings, the method comprising:

providing up-front financing to a real estate agent, the real estate agent having one or more exclusive listings from sellers for sale of property pursuant to which the real estate agent receives payment from sellers upon sale of the properties;

receiving an option to transfer ownership in the property; and receiving from the real estate agent a portion of the payment.

- 25. The method of claim 24, further comprising receiving from the real estate agent interest payments.
- 26. The method of claim 24, wherein the option is received from the real estate agent.
- 27. A method of claim 24, wherein the option is received from the seller.
- 28. A method of a real estate agent to obtain an exclusive real estate listing for a property of a seller, the method comprising:

offering the seller a first arrangement wherein the real estate agent obtains the exclusive listing for the property and a first commission; and

offering the seller a second arrangement, wherein the real estate agent obtains the exclusive listing for the property, a second commission and an option to purchase the property, and wherein the seller receives consideration for providing the exclusive listing, the option and the consideration not being included in the first arrangement.

- 29. The method of claim 28, wherein the first commission is less than the second commission.
- 30. The method of claim 28, further comprising offering the seller a third arrangement, wherein the real estate agent obtains the exclusive listing for the property and a third commission, the option not being included in the third arrangement and wherein the second commission is less than the third commission.